

FY 2016 Plan Premiums

Employees make 48 weekly deductions per year, 4 per month. If there is a fifth paycheck in a month, no deductions are taken for that week. Employees pay 32% and the town pays 68% of the premiums:

Active Employees

Weekly Rates

Plan	Individual	Double	Family
BCBS PPO	\$127.68		\$279.52
BCBS HMO	\$ 48.86		\$121.12
HNE HMO	\$ 43.20	\$87.76	\$118.32
Tufts HMO	\$ 52.56		\$131.36
BCBS Dental	\$11.49		\$33.55
Boston Mutual Life	\$1.55/month for \$5,000 policy		

Retirees make 12 monthly payments through deductions from their retirement check per year. Hampden County Retirement deducts one amount which includes all selections. Retirees pay 40% and the town pays 60% of the premiums:

Non - Medicare Retirees

Monthly Rates

Plan	Individual	Double	Family
BCBS PPO	\$638.40		\$1,397.60
BCBS HMO	\$244.40		\$605.60
HNE HMO	\$216.00	\$438.80	\$591.60
Tufts EPO	\$262.80		\$656.80
BCBS Dental	not offered to retirees		
Boston Mutual Life	\$0.30/month for \$1,000 policy		

FY 2016

OPEN ENROLLMENT

APRIL 13 – MAY 15, 2015

FOR EMPLOYEES

AND

NON-MEDICARE
RETIREES



Town of Wilbraham

Herta Dane, Human Resources Coordinator
Office of the Board of Selectmen
240 Springfield Street
Wilbraham, MA 01095
Phone (413) 596-2800 x 100
Fax (413) 596-9256
hdane@wilbraham-ma.gov

WHAT IS NEW?

No Increases in Premiums

The good news is there are no increases in cost to the town or the employees. All premium rates for FY 2015 will remain in effect through FY 2016.

New OOP Maximum for Prescription Drugs

Effective July 1, 2015, there will be an enhancement to the Town of Wilbraham's health benefits plans. Since July 2012 there has been a *Medical* Out-of-Pocket Maximum (OOP Max) on the plans offered to employees and non-Medicare eligible retirees through the Scantic Valley Regional Health Trust (SVRHT).

In compliance with the Affordable Care Act (ACA), on July 1, 2015, the SVRHT is adding a *Prescription Drug* OOP Maximum to the plans. This will protect employees and their families against very high prescription drug costs that they may incur in the form of Rx co-pays in a policy year. The annual Rx OOP Max will be \$3,000 per member, not to exceed \$6,000 per family. If a health plan member reaches the Rx OOP maximum during a policy year (July 1 – June 30), he or she will not pay anymore Rx co-pays in that policy year.

What do I need to do?

1. With the exception of flexible spending enrollments, you are not required to take any action if you intend to keep your current health and dental plan selections.

2. Your current plan selections will be automatically continued into Fiscal Year 2016, unless you make changes.

3. Flexible Spending Enrollments are done on an annual basis and **do not automatically renew.**

HOW DO I MAKE CHANGES?

If you want to change insurance plans, drop or add a dependent, or enroll for the first time, you must complete enrollment forms & provide the necessary documentation before the end of open enrollment, on **Friday, May 15, 2015.**

After that date you will only be allowed to make changes which are related to a "qualifying event", such as if you get married, have a baby, or lose other coverage through your spouse. If you have any questions, at any time, please contact:

Gloria Congram,
Benefits Coordinator
413-596-2800 ext 102
Office Hours:
Wednesdays, 9 am to 1 pm
Wilbraham Town Hall

If you make any changes, the new premium rates will be deducted beginning with your paycheck of Friday, June 5, 2015, or your June retirement check. The new coverage will be effective on July 1, 2015.

BENEFITS OVERVIEW

The Town of Wilbraham offers health insurance plans from BCBS, Health New England, (HNE), and Tufts Health Plan., and Dental Insurance from BCBS. All health insurers offer individual and family plan options, only HNE also offers an employee plus one option (spouse or dependent).

Detailed information is available in hard copy upon request or online at www.wilbraham-ma.gov

Documents available include:

- Detailed Benefits Handbook
- Summary Plan Description for the Flexible Spending Plan
- Summary of Benefits and Coverage for each plan as per ACA requirements
- Comparison Charts of benefits and co-pays for all plans
- Information on Life, Dental and Disability Insurance

